

EXHIBIT 20

JUL 31 2009

July 27, 2009

CLAIMS

Insured: Velma Middlebrooks Hinton

Policy: 00J280363

D.O.D: April 10, 2009

Adrian D.M. Rich
Barbara Mallory
Beneficiaries

To Whom It May Concern, At Globe Life and Accident INS Co... I am writing in refers on the life policy Death Claim on our Mother Velma Middlebrooks Hinton. I Adrian D.M. Rich and Barbara Mallory will be seeking Legal Action if the claim is not paid in seven days. Hear is a letter from our mother Velma Middlebrooks Hinton, Doctor DR. Terry S. Schwartz stating that Velma Middlebrooks Hinton was in her right state of mind and stable all the way up until the last time Velma Middlebrooks Hinton. Checked herself in the hospital with Barbara Mallory into Dekalb Medical Center for the last time. Velma Middlebrooks Hinton telling the Doctor to do everything he could to save her life. She made that choice and decision herself she was stable. Sherion Moon was not there at all.

Sincerely,

Adrian Rich
Barbara Mallory
Beneficiaries

X *Adrian Rich*

D. Key

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES NOV. 16, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

07/24/2009 06:56

REDACTED

ACC7

PAGE 01/01

North Atlanta Medical Associates, P.C.

GEORGE A. SCHARF, M.D. • ARTHUR J. GREEN, D.O. • REGINA J. WANG, M.D.
TERRY S. SCHWARTZ, D.O.

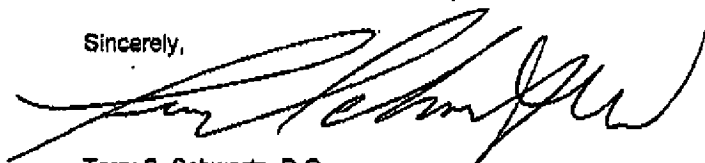
July 24, 2009

Re: Velma Hinton

To Whom It May Concern:

The last time we saw Velma Hinton was on January 9, 2009. She appeared to be aware of her surroundings and able to communicate.

Sincerely,



Terry S. Schwartz, D.O.
TSSjmc